

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION at COLUMBUS

In re Terry R. Hoffer, Sr. ) Case No. 19-51428  
Ruth A. Hoffer )  
 ) Chapter 13  
 ) Judge C. Kathryn Preston  
Debtor(s)

**CHAPTER 13 PLAN**

**1. NOTICES**

**The Debtor has filed a case under chapter 13 of the Bankruptcy Code. A notice of the case (Official Form 309I) will be sent separately.**

This is the Mandatory Form Chapter 13 Plan adopted in this District. Local Bankruptcy Rule ("LBR") 3015-1. "Debtor" means either a single debtor or joint debtors as applicable. "Trustee" means Chapter 13 Trustee. Section "§" numbers refer to sections of Title 11 of the United States Bankruptcy Code. "Rule" refers to the Federal Rules of Bankruptcy Procedure.

Unless otherwise checked below, the Debtor is eligible for a discharge under § 1328(f).

Debtor \_\_\_\_\_ is **not eligible** for a discharge.  
 Joint Debtor \_\_\_\_\_ is **not eligible** for a discharge.

**Initial Plan**

**Amended Plan** The filing of this Amended Plan shall supersede any previously filed Plan or Amended Plan and must be served on the Trustee, the United States trustee and all adversely affected parties. If the Amended Plan adversely affects any party, the Amended Plan shall be accompanied by the twenty-one (21) day notice. Rule 2002(a)(9). Any changes (additions or deletions) from the previously filed Plan or Amended Plan must be clearly reflected in bold, italics, strike-through or otherwise in the Amended Plan filed with the Court. LBR 3015-2(a)(1).

If an item is not checked, the provision will be ineffective if set out later in the Plan.

**This Plan contains nonstandard provisions in Paragraph 13.**  
 **The Debtor proposes to limit the amount of a secured claim based on the value of the collateral securing the claim. See Paragraph(s) 5.1.2 and/or 5.1.4.**  
 **The Debtor proposes to eliminate or avoid a security interest or lien. See Paragraph(s) 5.4.1 and/or, 5.4.2 and 5.4.3.**

**NOTICES TO CREDITORS:** You should read this Plan carefully, including Paragraph 13 (Nonstandard Provisions), and discuss it with your attorney if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one. Except as otherwise specifically provided, upon confirmation, you will be bound by the terms of this Plan. Your claim may be reduced, modified, or eliminated. The Court may confirm this Plan if no timely objection to confirmation is filed.

**2. PLAN PAYMENT AND LENGTH**

**2.1 Plan Payment.** The Debtor shall pay to the Trustee the amount of \$ 900 per month. [Enter step payments below, if any.] The Debtor shall commence payments within thirty (30) days of the petition date.

**2.1.1 Step Payments, if any:** \_\_\_\_\_

## 2.2 Unsecured Percentage

**Percentage Plan.** Subject to Paragraph 2.3, this Plan will not complete earlier than the payment of 5 % on each allowed nonpriority unsecured claim.

**Pot Plan.** Subject to Paragraph 2.3, the total amount to be paid by the Debtor to the Trustee is \$                   . Assuming all claims are filed as scheduled or estimated by the Debtor, payment on each allowed nonpriority unsecured claim is estimated to be no less than            %. LBR 3015-1(c)(2).

## 2.3 Means Test Determination

**Below Median Income.** Unless the allowed nonpriority unsecured claims are paid 100%, the projected length of the plan must be a minimum of thirty-six (36) months but not to exceed sixty (60) months.

**Above Median Income.** Unless the allowed nonpriority unsecured claims are paid 100%, the projected length of the Plan must be sixty (60) months.

## 3. PRE-CONFIRMATION LEASE PAYMENTS AND/OR ADEQUATE PROTECTION PAYMENTS

Pre-confirmation personal property lease payments governed by § 1326(a)(1)(B) shall be made as part of the total plan payment to the Trustee. LBR 3070-1(a). Pre-confirmation adequate protection payments governed by § 1326(a)(1)(C) shall be made as part of the total plan payment to the Trustee. LBR 3070-1(b). The lessor/secured creditor must file a proof of claim to receive payment. LBR 3070-1(a) and (b).

	Name of Lessor/Secured Creditor	Property Description	Monthly Payment Amount	
	Bridgcrest	2014 Nissan Altima	\$341.49	
	Credit Acceptance	2007 Nissan VSL	\$50.27	
	Credit Acceptance Corporation	2004 Chevrolet Silverado	\$170.24	
	Guardian Finance	2002 GMC Sierra	\$9.67	

## 4. SECURED CLAIMS: TREATMENT, TIMING AND SERVICE REQUIREMENTS

4.1 **Non-Governmental Unit Secured Claims.** The Debtor may propose to limit the amount of a secured claim based on the value of the collateral securing the claim by the procedure proposed in Paragraphs 5.1.2 and 5.1.4. Further, the Debtor may propose to eliminate or avoid a security interest or lien by the procedure proposed in Paragraphs 5.4.1, 5.4.2 and 5.4.3. If the Debtor proposes to seek any of the above-stated relief by way of motion or claim objection, the motion or claim objection must be filed on or before the § 341 meeting of creditors or the confirmation hearing may be delayed. If a judicial lien or nonpossessory, nonpurchase-money security interest is discovered after confirmation of the Plan, a motion to avoid the judicial lien or security interest may be promptly filed after it is discovered.

4.2 **Governmental Unit Secured Claims.** A request to determine the amount of the secured claim of a governmental unit or to modify and eliminate the secured claim of a governmental unit may be made **only** by motion or claim objection. Rule 3012(c). Any motion or claim objection that includes a request to determine the amount of the secured claim of a governmental unit (including any such motion or claim objection that also includes a request to determine the amount of the secured claim of a non-governmental entity) may be filed **only** after the governmental unit files a proof of claim or after the time for filing one has expired. Rule 3012, advisory committee note (2017 Amendments).

4.3 Service Requirements. If the Debtor proposes to seek relief under Paragraphs 5.1.2, 5.1.4, 5.4.1, 5.4.2, or 5.4.3, the motion, Plan or claim objection, as applicable, must be served in the manner provided by Rule 7004 for service of a summons and complaint. Rule 3007(a)(2), Rule 3012(b), Rule 4003(d) and General Order 22-2.

4.4 Retention of Lien. The holder of any claim listed in Paragraphs 5.1.2, 5.1.4 and 5.4.1 will retain its lien on the property interest of the Debtor or the Debtor's estate until the earlier of --(a) payment of the underlying debt determined under nonbankruptcy law, (b) discharge of the underlying debt under 11 U.S.C. § 1328, or (c) completion of the Plan --at which time the lien will terminate and be released by the creditor

## 5. PAYMENTS TO CREDITORS

### SUMMARY OF PAYMENTS BY CLASS

Class	Definition	Payment/Distribution by Trustee
Class 1	Claims with Designated Specific Monthly Payments	Paid first in the monthly payment amount designated in the Plan
Class 2	Secured Claims with No Designated Specific Monthly Payments and Domestic Support Obligations (Arrearages)	Paid second and pro rata with other Class 2 claims
Class 3	Priority Claims	Paid third and pro rata with other Class 3 claims
Class 4	Nonpriority Unsecured Claims	Paid fourth and pro rata with other Class 4 claims
Class 5	Claims Paid by a Non-Filing Co-Debtor or Third Party	Not applicable
Class 6	Claims Paid by the Debtor	Not applicable

Except as provided in Paragraph 3, the Trustee shall begin making distributions upon confirmation. To the extent funds are available, the maximum number of Classes may receive distributions concurrently. Notwithstanding the above, the Trustee is authorized within the Trustee's discretion to calculate the amount and timing of distributions as is administratively efficient.

### 5.1 CLASS 1 - CLAIMS WITH DESIGNATED SPECIFIC MONTHLY PAYMENTS

The following Class 1 claims shall be paid first in the monthly payment amount designated below. The plan payment is calculated in an amount that is sufficient for the Trustee to make a full monthly distribution on all Class 1 claims plus the statutory Trustee fee. If the Debtor makes a payment that is less than the full plan payment amount, the Trustee will make distributions on Class 1 claims in the order of priority set forth in the Bankruptcy Code.

#### 5.1.1 Maintenance of Regular Mortgage Payments

Regular mortgage payments shall be calculated for payment starting the month after the filing of the petition. Arrearages shall be paid as Class 2 claims.

#### Trustee disburse.

	Name of Creditor	Property Address	Residence (Y/N)	Monthly Payment Amount	
				\$	

**Debtor direct pay.** Unless otherwise ordered by the Court, regular monthly mortgage payments may only be paid directly by the Debtor if the mortgage is current as of the petition date. LBR 3015-1(e)(1).

	Name of Creditor	Property Address	Residence (Y/N)	Monthly Payment Amount	
				\$	

**5.1.2 Modified Mortgages or Liens Secured by Real Property ["Cramdown/Real Property"]**

The following claims are subject to modification as (1) claims secured by real property that is not the Debtor's principal residence, (2) claims secured by other assets in addition to the Debtor's principal residence, or (3) claims for which the last payment on the original payment schedule for a claim secured only by a security interest in real property that is the Debtor's principal residence is due before the date on which the final payment under the plan is due. 11 U.S.C. §§ 1322(b)(2), (c)(2). To the extent that a claim is in excess of the value of the property, the balance in excess of the value of the property shall be treated as a Class 4 nonpriority unsecured claim. See Paragraph 4 for more information.

	Name of Creditor / Procedure	Property Address	Value of Property	Interest Rate	Minimum Monthly Payment	
	(Creditor)		\$	%		
	<input type="checkbox"/> Motion					
	<input type="checkbox"/> Plan					
	<input type="checkbox"/> Claim Objection					

**5.1.3 Claims Secured by Personal Property for Which § 506 Determination is Not Applicable ["910 Claims/Personal Property"]**

The following claims are secured by a purchase money security interest in either (1) a motor vehicle acquired for the Debtor's personal use within 910 days of the petition date or (2) personal property acquired within one year of the petition date. The proof of claim amount will control, subject to the claims objection process.

	Name of Creditor	Property Description	Purchase Date	Estimated Claim Amount	Interest Rate	Minimum Monthly Payment Including Interest	
	Bridgecrest	2014 Nissan Altima	07/19/17	\$17,664	6%	\$341.49	
	Credit Acceptance Corp.	2004 Chevrolet Silverado	09/23/2016	\$8,806	6%	\$170.24	

**5.1.4 Claims Secured by Personal Property for Which § 506 Determination is Applicable  
 [“Cramdown/Personal Property”]**

The following claims are secured by personal property not described above in Paragraph 5.1.3. To the extent that a claim is in excess of the value of the property, the balance in excess of the value of the property shall be treated as a Class 4 nonpriority unsecured claim. See Paragraph 4 for more information.

	Name of Creditor / Procedure	Property Description	Purchase/Transaction Date	Value of Property	Interest Rate	Minimum Monthly Payment Including Interest	
	Credit Acceptance <input type="checkbox"/> Motion <input checked="" type="checkbox"/> Plan <input type="checkbox"/> Claim Objection	2007 Nissan VSL	10/19/2015	\$2,600	6%	\$ 50.27	
	Guardian Finance <input type="checkbox"/> Motion <input checked="" type="checkbox"/> Plan <input type="checkbox"/> Claim Objection	2002 GMC Sierra	01/2013	\$500	6%	\$ 9.67	

**5.1.5 Domestic Support Obligations (On-Going) - Priority Claims under § 507(a)(1)**

If neither box is checked, then presumed to be none.

**Trustee disburse**

**Debtor direct pay**

The name of any holder of any domestic support obligation as defined in § 101(14A) shall be listed below. If the Debtor becomes subject to a domestic support obligation during the Plan term, the Debtor shall notify his or her attorney and the Trustee.

	Name of Holder	State Child Support Enforcement Agency, if any	Monthly Payment Amount	
			\$	

**5.1.6 Executory Contracts and Unexpired Leases**

**The Debtor rejects** the following executory contracts and unexpired leases.

**Notice to Creditor of Deadline to File Claim for Rejection Damages:**

A proof of claim for rejection damages must be filed by the creditor within seventy (70) days from the date of confirmation of the Plan. Rule 3002(c)(4). Such claim shall be treated as a Class 4 nonpriority unsecured claim.

	Name of Creditor	Property Description	

**The Debtor assumes** the following executory contracts and unexpired leases. Unless otherwise ordered by the Court, all motor vehicle lease payments shall be made by the Trustee. LBR 3015-1(d)(2). Any prepetition arrearage shall be cured in monthly payments prior to the expiration of the executory contract or unexpired lease. The Debtor may not incur debt to exercise an option to purchase without obtaining Trustee or Court approval. LBR 4001-3.

**Trustee disburse.**

	Name of Creditor	Property Description	Regular Number of Payments Remaining as of Petition Date	Monthly Contract/Lease Payment	Estimated Arrearage as of Petition Date	Contract/Lease Termination Date	
				\$	\$		

**Debtor direct pay.**

	Name of Creditor	Property Description	Regular Number of Payments Remaining as of Petition Date	Monthly Contract/Lease Payment	Estimated Arrearage as of Petition Date	Contract/Lease Termination Date	
				\$	\$		

**5.1.7 Administrative Claims**

The following claims are administrative claims. Unless otherwise ordered by the Court, requests for additional attorney fees beyond those set forth below will be paid after the attorney fees set forth below and in the same monthly amount as set forth below. LBR 2016-1(b).

	Name of Claimant	Total Claim	Amount to be Disbursed by Trustee	Minimum Monthly Payment Amount	
	Fox Law Office	\$3,700	\$3,050	55.00	

**5.2 CLASS 2 - SECURED CLAIMS WITH NO DESIGNATED MONTHLY PAYMENTS AND DOMESTIC SUPPORT OBLIGATIONS (ARREARAGES)**

**5.2.1 Secured Claims with No Designated Monthly Payments**

The following claims are secured claims with no designated monthly payments, including mortgage arrearages, certificates of judgment and tax liens. The proof of claim amount shall control, subject to the claims objection process. Class 2 claims shall be paid second and shall be paid pro rata with other Class 2 claims.

	Name of Creditor	Estimated Amount of Claim	
		\$	

**5.2.2 Domestic Support Obligations (Arrearages) - Priority Claims under § 507(a)(1)**

**Trustee disburse**

**Debtor direct pay**

The name of any holder of any domestic support obligation arrearage claim or claim assigned to or owed to a governmental unit and the estimated arrearage amount shall be listed below.

	Name of Holder	State Child Support Enforcement Agency, if any	Estimated Arrearage	
			\$	

**5.3 CLASS 3 - PRIORITY CLAIMS**

Unless otherwise provided for in § 1322(a), or the holder agrees to a different treatment, all priority claims under § 507(a) shall be paid in full in deferred cash payments. § 1322(a). Class 3 claims shall be paid third and shall be paid pro rata with other Class 3 claims.

#### 5.4 CLASS 4 - NONPRIORITY UNSECURED CLAIMS

Allowed nonpriority unsecured claims shall be paid a dividend as provided in Paragraph 2.2. Class 4 claims shall be paid fourth and shall be paid pro rata with other nonpriority Class 4 claims.

##### 5.4.1 Wholly Unsecured Mortgages/Liens

The following mortgages/liens are wholly unsecured and may be modified and eliminated. See *In re Lane*, 280 F.3d 663 (6th Cir. 2002). See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at [www.ohsb.uscourts.gov](http://www.ohsb.uscourts.gov).

		Name of Creditor / Procedure	Property Address			
1		(Creditor)  <input type="checkbox"/> Motion  <input type="checkbox"/> Plan				
	Value of Property	SENIOR Mortgages/Liens (Amount/Lienholder)			Amount of Wholly Unsecured Mortgage/Lien	
1	\$	\$	(Lienholder)	<input type="checkbox"/> + <input checked="" type="checkbox"/> X <input type="checkbox"/> C		\$

##### 5.4.2 Judicial Liens Impairing an Exemption in Real Property

The following judicial liens impair the Debtor's exemption in real property and may be avoided under § 522(f)(1) (A). See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at [www.ohsb.uscourts.gov](http://www.ohsb.uscourts.gov).

		Name of Creditor / Procedure	Property Address	Value of Property	Exemption	
1		(Creditor)  <input type="checkbox"/> Motion  <input type="checkbox"/> Plan		\$  Debtor's Interest  \$	\$  Statutory Basis  \$	
	OTHER Liens or Mortgages (Amount/Lienholder Name)			Judicial Lien	Amount of Judicial Lien to be Avoided	
1	\$	(Lienholder)	<input type="checkbox"/> + <input checked="" type="checkbox"/> X <input type="checkbox"/> C		\$  Recorded Date  [Redacted]	\$  Effective Upon:

#### **5.4.3 Nonpossessory, Nonpurchase-Money Security Interest in Exempt Property**

The following nonpossessory, nonpurchase-money security interests impair the Debtor's exemption in personal property and may be avoided under § 522(f)(1)(B). See Paragraph 4 for additional information. Preferred form motions and orders are available on the Court's website at [www.ohsb.uscourts.gov](http://www.ohsb.uscourts.gov).

	Name of Creditor / Procedure	Property Description	Value of Property	Exemption	Amount of Security Interest to be Avoided	
	(Creditor)  <input type="checkbox"/> Motion  <input type="checkbox"/> Plan		\$	\$ Statutory Basis §	\$ Effective Upon:	

#### **5.4.4 Mortgages to be Avoided Under 11 U.S.C. § 544**

The following debts secured by a mortgage will be paid as unsecured claims concurrent with other Class 4 claims. The Debtor or the Trustee shall file an adversary proceeding to determine whether the mortgage may be avoided. To the extent that the Trustee has standing to bring such action, standing is hereby assigned to the Debtor, provided a colorable claim exists that would benefit the estate.

	Name of Creditor	Action to be Filed By	Address of Property	
		<input type="checkbox"/> Debtor <input type="checkbox"/> Trustee		

#### **5.5 CLASS 5 - CLAIMS PAID BY A NON-FILING CO-DEBTOR OR THIRD PARTY**

The following claims shall not be paid by the Trustee or the Debtor but shall be paid by a non-filing co-debtor or third party.

	Name of Creditor	Name of Payor	

#### **5.6 CLASS 6 - CLAIMS PAID DIRECTLY BY THE DEBTOR**

The following claims shall not be paid by the Trustee but shall be paid directly by the Debtor.

	Name of Creditor	Monthly Payment Amount	
		\$	

#### **6. SURRENDER OF PROPERTY**

The Debtor elects to surrender to the creditor the following property that is collateral for the creditor's claim. Upon confirmation of the Plan, the stay under § 362(a) and, if applicable, § 1301(a) shall be terminated as to the surrendered property only. Rule 3015(g)(2).

	Name of Creditor	Description of Property	

## 7. INTEREST RATE

Unless otherwise stipulated by the parties, ordered by the Court or provided for in this Plan and except for claims treated in paragraph 5.1.1, secured claims shall be paid interest at the annual percentage rate of 6 % based upon a declining monthly balance on the amount of the allowed secured claim. Interest is included in the monthly payment amount. *See Till v. SCS Credit Corp. (In re Till)*, 541 U.S. 465 (2004).

**This is a solvent estate.** Unless otherwise provided, all nonpriority unsecured claims shall be paid in full with interest at \_\_\_\_\_ % from the date of confirmation. If this box is not checked, the estate is presumed to be insolvent.

## 8. FEDERAL INCOME TAX RETURNS AND REFUNDS

### 8.1 Federal Income Tax Returns

If requested by the Trustee, the Debtor shall provide the Trustee with a copy of each federal income tax return filed during the Plan term by April 30 of each year.

### 8.2 Federal Income Tax Refunds

Notwithstanding single/joint tax filing status, the Debtor may annually retain the greater of (1) any earned income tax credit and additional child tax credit or (2) \$3,000 of any federal income tax refund for maintenance and support pursuant to § 1325(b)(2) and shall turnover any balance in excess of such amount to the Trustee. Unless otherwise ordered by the Court, tax refunds turned over to the Trustee shall be distributed by the Trustee for the benefit of creditors. Any motion to retain a tax refund in excess of the amount set forth above shall be filed and served pursuant to LBR 9013-3(b).

## 9. OTHER DUTIES OF THE DEBTOR

### 9.1 Change of Address, Employment, Marital Status, or Child or Spousal Support Payments

The Debtor shall fully and timely disclose to the Trustee and file any appropriate notice, application or motion with the Court in the event of any change of the Debtor's address, employment, marital status, or child or spousal support payments.

### 9.2 Personal Injury, Workers Compensation, Buyout, Severance Package, Lottery Winning, Inheritance, or Any Other Amount

The Debtor shall keep the Trustee informed as to any claim for or expected receipt of money or property regarding personal injury, workers compensation, buyout, severance package, lottery winning, inheritance, or any other funds to which the Debtor may be entitled or becomes entitled to receive. Before the matter can be settled and any funds distributed, the Debtor shall comply with all requirements for filing applications or motions for settlement with the Court as may be required by the Bankruptcy Code, the Bankruptcy Rules or the Local Bankruptcy Rules. Unless otherwise ordered by the Court, these funds shall be distributed by the Trustee for the benefit of creditors.

### 9.3 Social Security

The Debtor shall keep the Trustee informed as to any claim for or expected receipt of social security funds.

## 10. INSURANCE

### 10.1 Insurance Information

As of the petition date, the Debtor's real and personal property is insured as follows.

	Property Address/ Description	Insurance Company	Policy Number	Full/Liability	Agent Name/Contact Information	
	2014 Nissan Altima	Progressive Ins.	926902293	Full	800-274-4499	
	2004 Chevrolet Silverado	Progressive Ins.	962902293	Full	800-274-4499	
	2007 Nissan VSL	Progressive Ins.	962902293	Full	800-274-4499	
	2002 GMC Sierra	Progressive Ins.	962902293	Full	800-274-4499	

#### **10.2 Casualty Loss Insurance Proceeds (Substitution of Collateral)**

If a motor vehicle is deemed to be a total loss while there is still an unpaid claim secured by the motor vehicle, the Debtor shall have the option to use the insurance proceeds to either (1) pay off the balance of the secured claim through the Trustee if the secured creditor is a named loss payee on the policy or (2) upon order of the Court, substitute the collateral by purchasing a replacement motor vehicle. If a replacement motor vehicle is purchased, the motor vehicle shall have a value of not less than the balance of the unpaid secured claim, the Debtor shall ensure that the lien of the creditor is transferred to the replacement motor vehicle, and the Trustee shall continue to pay the allowed secured claim. Unless otherwise ordered by the Court, if any insurance proceeds remain after paying the secured creditor's claim, these funds shall be distributed by the Trustee for the benefit of creditors.

#### **11. EFFECTIVE DATE OF THE PLAN**

The effective date of the Plan is the date on which the order confirming the Plan is entered.

#### **12. VESTING OF PROPERTY OF THE ESTATE**

Unless checked below, property of the estate does not vest in the Debtor until the discharge is entered. The Debtor shall remain responsible for the preservation and protection of all property of the estate.

Confirmation of the Plan vests all property of the estate in the Debtor in accordance with §§ 1327(b) and (c).

Other \_\_\_\_\_

#### **13. NONSTANDARD PROVISIONS**

The nonstandard provisions listed below are restricted to those items applicable to the particular circumstances of the Debtor. Nonstandard provisions shall not contain a restatement of the Bankruptcy Code, the Bankruptcy Rules, the Local Bankruptcy Rules or the Mandatory Chapter 13 Form Plan. Any nonstandard provision placed elsewhere in this Plan is void and shall have no binding effect.

	Nonstandard Provisions	

By filing this Plan, the Debtor, if unrepresented by an attorney, or the Debtor's Attorney certifies that (1) the wording and order of provisions of this Plan are identical to those contained in the Mandatory Form Chapter 13 Plan adopted in this District and (2) this Plan contains no nonstandard provisions other than those set forth in Paragraph 13.

**Debtor's Attorney**

**Date:** 03/21/19

/s/ Rose M. Fox

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Rose M. Fox, 0069394  
Fox Law Office  
233 Main Street  
Zanesville, OH 43701  
**Ph:** 740-452-9311  
**Fx:** 740-452-0455  
rfox@rrohio.com

**Debtor**

/s/ Terry R. Hoffer, Sr.

**Date:** 03/21/19

**Joint Debtor**

/s/ Ruth A. Hoffer

**Date:** 03/21/19

**NOTICE OF DEADLINE FOR OBJECTING TO PLAN CONFIRMATION**

Debtor has filed a Chapter 13 Plan or an Amended Chapter 13 Plan (collectively, the “Plan”).

**Your rights may be affected.** You should read the Plan carefully and discuss it with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the Court to confirm the Plan, you must file an objection to the Plan within the later of: 1) fourteen (14) days after the § 341 meeting of creditors is concluded; **OR** 2) twenty-one (21) days from the date set forth in the certificate of service of this Plan. If a timely objection to the Plan is filed within seven (7) days of the confirmation hearing date, the confirmation hearing will be rescheduled. Rule 3015(f).

Your objection to the Plan, explaining your position, must be filed with the Court and mailed by ordinary U.S. Mail to the United States Bankruptcy Court

170 North High Street, Columbus OH 43215

OR your attorney must file the objection using the Court’s ECF System.

The Court must **receive** your objection on or before the applicable deadline above.

You must also send a copy of your objection either by 1) the Court’s ECF System or by 2) ordinary U.S. Mail to:

Terry Hoffer, Sr. and Ruth Hoffer  
2494 North Street  
Granville, OH 43023

Rose M. Fox

Frank M. Pees

and the United States trustee.

If you or your attorney does not take these steps, the Court may decide that you do not oppose the terms of the Plan and may enter an order confirming the Plan without further hearing or notice.

**Certificate of Service**

I hereby certify that a copy of the foregoing Plan was served (i) **electronically** on the date of filing through the court's ECF System on all ECF participants registered in this case at the email address registered with the Court and (ii) by **ordinary U.S. Mail** on 03/21/19 addressed to:

[Name(s) and Mailing Address(s)]

and (iii) by method of service as required by Bankruptcy Rule 7004 (specify method)

[Name(s) and Mailing Address(s)]

**/s/** Rose M. Fox

Rose M. Fox, 0069394  
233 Main Street  
Zanesville, OH 43701

**Ph:** 740-452-9311

**Fx:** 740-452-0455

rfox@rrohio.com

**NOTICE AND CERTIFICATE OF SERVICE**

The undersigned hereby certifies that a true copy of the foregoing attached Chapter 13 Plan has been served on the parties whose name and addresses are listed below, as and for NOTICE that the attached request has been filed. The undersigned will present to the Court a proposed Order Confirming the Chapter 13 Plan unless within twenty-one (21) days after this date a written Memorandum in Opposition, along with a request for a hearing on such opposition, is filed with the Court and served on the undersigned.

Dated: March 21, 2019

/s/Rose M. Fox

Rose M. Fox (0069394)  
Attorney for Debtors  
Fox Law Office  
233 Main Street  
Zanesville, Ohio 43701  
(740) 452-9311  
Fax: 740-452-0455

Names and addresses of parties served:

U.S. Trustee  
170 North High Street, Suite 200, Columbus, Ohio 43215  
[ustpregion09.cb.ecf@usdoj.gov](mailto:ustpregion09.cb.ecf@usdoj.gov)

Frank M. Pees, Chapter 13 Trustee  
130 E. Wilson Bridge Rd., Suite 200, Worthington, Ohio 43085  
[trustee@ch13.org](mailto:trustee@ch13.org)

Terry R. Hoffer, Sr., and Ruth A. Hoffer, 2494 North Street, Granville, OH 43023

**All listed creditors**

Account Resolutions Service, 1643 Harrison Parkway, Suite 100, Fort Lauderdale, FL 33323  
Account Resolutions Service, 700 Goddard Avenue, Chesterfield, MO 63005  
Adelphia Cable, 111 N. 11th Street, Newark, OH 43055  
American Electric Power, P.O. Box 24405, Canton, OH 44701-4405  
Arrow Financial Services, 5996 W Touhy Road, Niles, IL 60714  
Asset Acceptance LLC, PO Box 318035, Cleveland, OH 44131-8035

AT&T, PO Box 9100, Aurora, IL 60507-8100  
AT&T Mobility, PO Box 6416, Carol Stream, IL 60197-6416  
Bridgecrest Formerly, P.O. Box 29018, Phoenix, AZ 85038  
Capital One Bank (USA), N.A., P.O. Box 6492, Carol Stream, IL 60197-6492  
Capital One Bank USA NA, P. O. Box 30281, Salt Lake City, UT 84130  
Central Ohio Technical College, 1179 University Drive, Newark, OH 43055  
Charter Communications, 5733 Windy Drive#8, Stevens Point, WI 54481  
Checksmart, 5720 Avery Road, Dublin, OH 43016  
Credit Acceptance, P.O. Box 5070, Southfield, MI 48086-5070  
Credit Acceptance Corporation, 25505 W. 12 Mile Road, Southfield, MI 48034  
Credit Collection Service, 725 Canton Street, Norwood, MA 02062  
Credit One Bank, PO Box 60500, City Of Industry, CA 91716-0500  
Crystal Springs, P.O. Box 660579, Dallas, TX 75266  
Culligan Bottled Water Company, P.O. Box 2932, Wichita, KS 67201  
Department of Education, P.O. Box 5300229, Atlanta, GA 30353  
DirecTV, P.O. Box 6414, Carol Stream, IL 60197-6414  
Diversified Consultants, P.O. Box 551268, Jacksonville, FL 32255-1268  
Energy Cooperative, P.O. Box 4970, Newark, OH 43058  
Enhanced Recovery Company, P.O. Box 57547, Jacksonville, FL 32241-7547  
First Premier Bank, PO Box 5524, Sioux Falls, SD 57117-5524  
Forgraves Auto Body, 15 East National Drive, Newark, OH 43055  
Geico, One Geico Plaza, Bethesda, MD 20811-0001  
Great Lakes Educational Loan Services, PO Box 8973, Madison, WI 53708-8973  
Guardian Finance Company, Heath Office, 619 Hebron Road, Heath, OH 43056  
Internal Revenue Service, Centralized Insolvency Operations, P.O. Box 736, Philadelphia, PA 19106  
Internal Revenue Service, PO Box 7346, Philadelphia, PA 19114  
Jefferson Capital System, 16 McLeland Road, Saint Cloud, MN 56303  
Kenneth J. Stovick D.D.S., 520 Franklin Avenue, Suite 2025, Heath, OH 43056  
Keybridge Medical Revenue, 2244 Baton Rouge, P.O. Box 1568, Lima, OH 45805-1132  
Licking Memorial Emergency Group, P.O. Box 2080, Chillicothe, OH 45601-8080  
Licking Memorial Health Professionals, 1915 Tamarack Road, Newark, OH 43055  
Licking Memorial Hospital, 1320 W. Main Street, PO Box 4415, Newark, OH 43055  
LVNV Funding LLC, P.O. Box 10497, Greenville, SC 29603-0584  
Meade and Associates, Inc., 737 Enterprise Drive, Westerville, OH 43081-8885  
Midwest Recovery Systems, 514 Earth City Plaza, Suite 100, Earth City, MO 63045  
New Albany Orthopedic Anesthesia LLC, P.O. Box 713024, Cincinnati, OH 45271-3024  
Northside Oxygen, 702 Wabash Avenue, Zanesville, OH 43701  
NPRTO Ohio LLC, 256 West Data Drive, Draper, UT 84020  
Ohio Orthopaedic Center, 3705 Olentangy River Road, Columbus, OH 43214  
OSU Health Systems Anesthesia, 4700 Reed Rd. Suite G, Columbus, OH 43220-3074  
Portfolio Recovery Associates, P.O. Box 12914, Norfolk, VA 23541  
Progressive, Dept. 0586, Carol Stream, IL 60132-0586  
RBC, P.O. Box 1548, Mansfield, OH 44901-1548  
Sequium Asset Solutions LLC, 1130 Northchase Parkway, Suite 150, Marietta, GA 30067

Sprint, P.O. Box 629023, El Dorado Hills, CA 95762  
The Energy Co-op, PO Box 4970, Heath, OH 43056-1004  
The Ohio State University Hospital, PO Box 3262, Columbus, OH 43271-3262  
Time Warner, P.O. Box 2553, Columbus, OH 43216-2553  
Tri County Radiologists Inc, PO Box 948, Newark, OH 43058  
U.S. Attorney General, Rhodes Office Tower, 30 E. Broad Street, 17th Floor, Columbus, OH 43215-3428  
U.S. Attorney General, 950 Pennsylvania Blvd, Washington, DC 20530  
US Bank, P.O. Box 5227, Cincinnati, OH 45202-5227  
Verizon Wireless, PO Box 790292, Saint Louis, MO 63179-0292  
Vivint Inc., 62992 Collection Center Drive, Chicago, IL 60693  
White Fence Surgical Suites, 7277 Smith's Mill Road, Suite 300, New Albany, OH 43054  
Windstream, P.O. Box 9001908, Louisville, KY 40290

And upon the following creditors and/or parties by First Class U.S. Mail, as required by Bankruptcy Rule 7004

Credit Acceptance, Chief Executive Officer Brett A. Roberts, 25505 W. Twelve Mile Road, Southfield, MI 48034

Guardian Finance Company, Chief Executive Officer Matthew Marsh, 3806 Fishinger Boulevard, Hilliard, OH 43026